

# PERSONAL FINANCE Study Guide Review

MIDDLE &  
HIGH  
SCHOOL

Georgia  
Studies  
Pro

- Personal Finance Study Guide Review**
- Section 1: Basics**
1. Define Money: Money is \_\_\_\_\_ that is used to buy things.
  2. Define Money Function: Money has \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ functions.
  3. Define Fiat Money: Fiat money is \_\_\_\_\_ money that is not backed by gold or silver.
  4. Define Money Supply: Money supply is the \_\_\_\_\_ of money in circulation.
  5. Define Demand Deposit: Demand deposit is a \_\_\_\_\_ account that allows you to withdraw money at any time.
  6. Define Savings Deposit: Savings deposit is a \_\_\_\_\_ account that allows you to save money for the future.
- Section 2: Banking**
1. Define Bank: A bank is a financial institution that provides services to its customers.
  2. Define Money Market: A money market is a financial market for short-term debt.
  3. Define Certificate of Deposit: A certificate of deposit is a \_\_\_\_\_ that allows you to deposit money for a fixed period of time.
  4. Define Money Market Fund: A money market fund is a \_\_\_\_\_ that invests in short-term debt.
  5. Define Money Market Account: A money market account is a \_\_\_\_\_ that allows you to earn interest on your money.
  6. Define Money Market Mutual Fund: A money market mutual fund is a \_\_\_\_\_ that invests in short-term debt.
  7. Define Money Market ETF: A money market ETF is a \_\_\_\_\_ that invests in short-term debt.
  8. Define Money Market Hedge Fund: A money market hedge fund is a \_\_\_\_\_ that invests in short-term debt.
  9. Define Money Market Private Equity: A money market private equity is a \_\_\_\_\_ that invests in short-term debt.
  10. Define Money Market Venture Capital: A money market venture capital is a \_\_\_\_\_ that invests in short-term debt.
- Section 3: Budgeting**
1. Define Budget: A budget is a plan for how you will spend your money.
  2. Define Budgeting: Budgeting is the process of creating a budget.
  3. Define Budgeting Method: A budgeting method is a way to create a budget.
  4. Define Budgeting Software: Budgeting software is a program that helps you create a budget.
  5. Define Budgeting App: A budgeting app is a mobile application that helps you create a budget.
  6. Define Budgeting Spreadsheet: A budgeting spreadsheet is a document that helps you create a budget.
  7. Define Budgeting Journal: A budgeting journal is a notebook that helps you create a budget.
  8. Define Budgeting Calculator: A budgeting calculator is a tool that helps you create a budget.
  9. Define Budgeting Spreadsheet: A budgeting spreadsheet is a document that helps you create a budget.
  10. Define Budgeting Journal: A budgeting journal is a notebook that helps you create a budget.

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# Personal Finance Study Guide Answer Key

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